



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
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856-813-5500
Attorneys for QUICKEN LOANS INC.

In Re:

NOELIA CHAHALIS A/K/A NOELIA N. CHAHALIS

Order Filed on April 17, 2019

by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No: 18-22969 - RG

Hearing Date: December 5, 2018

Judge: ROSEMARY GAMBARDELLA

Recommended Local Form:

Followed

Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) and two (2) is hereby **ORDERED**.

DATED: April 17, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: QUICKEN LOANS INC.
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: RUSSELL L. LOW, Esquire
Property Involved ("Collateral"): 105 SIGNAL HILL TRAIL, SPARTA, NJ 07871-2548

Relief sought: Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. The Debtor to obtain a Loan Modification. The Loan Modification must be approved no later than January 23, 2019 or as extended by the Court to cure all arrears.
2. If Debtor fails to obtain a Loan Modification by January 23, 2019 or as extended by the Court, QUICKEN LOANS INC., the Secured Creditor, may re-file the Motion for Relief from the Automatic Stay to pursue the entire post-petition deficiency owed to Secured Creditor.
3. Beginning on 12/01/2018, regular monthly mortgage and/or adequate protection payments shall continue to be made to Secured Creditor.

In re:
Noelia N. Chahalis
Debtor

Case No. 18-22969-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db +Noelia N. Chahalis, 105 Signal Hill Tr., Sparta, NJ 07871-2548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magttrustee.com
Nicholas V. Rogers on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Noelia N. Chahalis rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6